

**TeamstersCare**  
**Retiree Prescription Drug Program**  
**&**  
**Retiree Clinical Services and Vision Program**  
**Summary Plan Description**  
**(For retirees and spouses age 65 and Over)**

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**Teamsters Union 25**  
**Health Services & Insurance Plan**  
**[www.teamsterscare.com](http://www.teamsterscare.com)**

## A Letter from the Board of Trustees

Dear Member:

As a retiree, age 65 or older, you and your spouse, depending on your age and years of credited service at retirement, may be eligible to elect coverage in the **TeamstersCare Retiree Prescription Drug Program** or the **TeamstersCare Retiree Clinical Services and Vision Program**.

**Retiree Prescription Drug Program** benefits include outstanding pharmacy coverage with walk-in service through the TeamstersCare pharmacies in Charlestown and Stoughton MA, mail-order service through Express Scripts, and discounted costs at Express Scripts retail network pharmacies. In addition, you have access to TeamstersCare dental care at our Charlestown, Stoughton and Chelmsford facilities, hearing care at our Charlestown facility, and vision care through Davis Vision. TeamstersCare provides these services for a reasonable TeamsterShare Payment or, in some cases, at no cost at all.

The **TeamstersCare Retiree Clinical Services and Vision Program** provides the benefits listed above, except for prescription drug coverage.

This Summary Plan Description (SPD) is a document designed to communicate, in understandable language, the basic details of the TeamstersCare Retiree Prescription Drug Program and the TeamstersCare Retiree Clinical Services and Vision Program. TeamstersCare administers the Programs according to the terms of this SPD and the Agreement and Declaration of Trust of the Teamsters Union 25 Health Services & Insurance Plan.

The Board of Trustees is pleased to provide you with this updated description of your retiree benefits and encourages you to read this booklet carefully. You should also make certain your family understands how they can use the SPD to find important information about your benefits.

If you have questions on any aspect of your benefits, visit us in person at any of our facilities, check our website at [www.teamsterscare.com](http://www.teamsterscare.com), or contact TeamstersCare Member Services at:

local: 617-241-9220, ext 2

toll free in MA: 800-442-9939, ext 2; toll free outside MA: 800-225-6135, ext 2.

***Remember: no question you or a dependent may have is too basic to ask—or too much trouble for us to answer.***

**Board of Trustees**

## Table of Contents

<b>A LETTER FROM THE BOARD OF TRUSTEES</b> .....	<b>2</b>
<b>TABLE OF CONTENTS</b> .....	<b>3</b>
<b>INTRODUCTION</b> .....	<b>6</b>
<b>TEAMSTERSCARE PRESCRIPTION DRUG PROGRAM</b> .....	<b>7</b>
<b>RETIREE CLINICAL SERVICES AND VISION PROGRAM</b> .....	<b>7</b>
<b>ELIGIBILITY</b> .....	<b>7</b>
Credited Service .....	8
<b>ENROLLMENT</b> .....	<b>9</b>
Special Enrollment Under HIPAA – Postponing or Deferring Coverage .....	9
SPOUSE ELIGIBILITY .....	10
Coverage after Legal Separation/Divorce .....	10
COVERAGE IN THE EVENT OF DEATH .....	11
NO COVERAGE FOR DEPENDENTS UNDER AGE 65.....	11
WHEN ELIGIBILITY ENDS .....	12
Member Eligibility .....	12
Spouse’s (or Ex-Spouse’s) Eligibility .....	12
YOUR SHARE OF THE COSTS .....	12
CHANGE IN FAMILY STATUS NOTIFICATION .....	13
SUSPENSION OF BENEFITS.....	13
<b>TEAMSTERSCARE RETIREE PRESCRIPTION DRUG PROGRAM BENEFITS</b> .....	<b>14</b>
PHARMACY BENEFITS .....	14
TeamstersCare Pharmacies for Walk-in Service:.....	14
Mail-Order Service: .....	15
Retail Pharmacy Service:.....	16
Specialty Medications: .....	16
Generic vs. Brand .....	16
New Maintenance Medication at our In-house Pharmacies.....	16
Prescription Drug Costs Chart .....	17

Prescriptions Covered .....	17
Prescriptions Not Covered .....	17
Prescription Medication Limitations .....	18
Medications Requiring Prior Authorization.....	18
<b>TEAMSTERSCARE PRESCRIPTION DRUG PROGRAM BENEFITS .....</b>	<b>19</b>
<b>RETIREE CLINICAL SERVICES AND VISION PROGRAM BENEFITS .....</b>	<b>19</b>
DENTAL BENEFIT .....	19
TeamstersCare Dental Offices.....	19
Making Appointments.....	20
HEARING CARE BENEFIT .....	21
Hearing Aids .....	21
Hearing Aid Service & Repair .....	21
VISION BENEFIT.....	22
Davis Vision Network .....	22
Your TeamstersCare Vision Benefit.....	22
Eyewear You Can Select .....	22
Making an Appointment .....	23
<b>ADMINISTRATION .....</b>	<b>24</b>
CONTINUING HEALTH COVERAGE UNDER COBRA.....	24
Cost of Continued Coverage.....	24
Period for Deciding about COBRA Coverage .....	25
When COBRA Continued Coverage Ends .....	25
Special Enrollment Rights.....	25
Notification of a Qualifying Event .....	25
If You Have Questions about COBRA.....	26
<b>YOUR RIGHTS UNDER HIPAA.....</b>	<b>27</b>
Privacy & Notice of TeamstersCare Privacy Policies.....	28
COORDINATION OF BENEFITS .....	32
TEAMSTERSCARE RETIREE PRESCRIPTION DRUG PROGRAM .....	32
General COB Guidelines .....	33
Exceptions to General COB Guidelines.....	34
COB for TeamstersCare Pharmacies/Express Scripts .....	34

Prescription Drug Coverage under Medicare.....	34
YOUR RIGHTS AS A PLAN MEMBER UNDER ERISA .....	35
<b>INFORMATION ABOUT TEAMSTERS UNION 25 HS&amp;IP .....</b>	<b>38</b>
Plan Administrator/Named Fiduciary.....	38
The Board of Trustees .....	38
Plan Year .....	39
Employer and Plan Identification Numbers .....	39
Plan Contributions.....	39
Benefit Payment.....	39
Eligibility for Benefits .....	40
Financial Information .....	40
Agent for Service of Legal Process .....	40
Plan Authority .....	40
CLAIMS AND APPEALS.....	41
Submitting a Claim .....	41
Claim Determinations and Appeals.....	42
<b>FINAL NOTES .....</b>	<b>46</b>
<b>IMPORTANT ADDRESSES AND PHONE NUMBERS.....</b>	<b>47</b>
<b>INDEX.....</b>	<b>49</b>

## Introduction

TeamstersCare provides two outstanding benefit programs for members and/or spouses age 65 and older as follows:

The **TeamstersCare Retiree Prescription Drug Program** provides prescription medications, TeamstersCare dental coverage, hearing care, and routine vision services from TeamstersCare in-house professionals or from selected TeamstersCare providers. Refer to pages 14-23 of this Summary Plan Description (SPD) for specific benefit information.

The **TeamstersCare Retiree Clinical Services and Vision Program** provides TeamstersCare dental coverage, hearing care, and routine vision services from TeamstersCare in-house professionals or from selected TeamstersCare providers. Refer to pages 19-23 of this SPD for specific benefit information.

**Important Note:** Eligible retirees, spouses, and dependents ***under age 65*** may elect coverage in the TeamstersCare Early Retiree Medical Program. This Program is different from the TeamstersCare Retiree Prescription Drug Program and the TeamstersCare Retiree Clinical Services and Vision Program and is described in a separate Summary Plan Description. For details of the Early Retiree Medical Program—or for a copy of the Early Retiree Medical Program SPD—call Charlestown Member Services.

## **TeamstersCare Prescription Drug Program Retiree Clinical Services and Vision Program**

### **Eligibility**

As a TeamstersCare retiree, provided you meet the appropriate eligibility requirements, you may elect coverage in one of the following TeamstersCare **Over age 65** Retiree Programs:

- the Retiree Prescription Drug Program *or*
- the Retiree Clinical Services and Vision Program

Although benefits under the two Programs are different, the eligibility requirements are the same. Most often, when an active member retires—while still under age 65—he or she first joins the Early Retiree Medical Program. If a member joined the Early Retiree Medical Program and the member reaches age 65, coverage under the Early Retiree Medical Program ends and the member automatically becomes eligible for the TeamstersCare Retiree Prescription Drug Program or the Retiree Clinical Services and Vision Program on the first day of the month of the member's 65<sup>th</sup> birthday. The same Program options may apply when your spouse turns age 65.

If a member enrolled in the TeamstersCare Early Retiree Medical Program turns age 65 and decides not to enroll in either the TeamstersCare Retiree Prescription Drug Program or the TeamstersCare Retiree Clinical Services and Vision Program, eligible dependents may continue coverage in the TeamstersCare Early Retiree Medical Program.

Eligibility for the TeamstersCare Retiree Programs depends on four factors, all related to the date of the last day you were covered by the Active TeamstersCare Medical Program.

Eligibility depends on:

- ❶ your age, as of that date, and
- ❷ the years of credited service you have accumulated, as of that date.

Also, as of that date:

- ❸ you must have been covered by the Active TeamstersCare Medical Program for at least 36 months out of the last five years (60 months), and
- ❹ contributions on your behalf must have been made to the Active TeamstersCare Medical Program on your behalf for at least ten years (120 months)

### **Credited Service**

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In determining eligibility, credited service means:

- your years of pension credit under the New England Teamsters & Trucking Industry Pension Plan or Central States Pension Fund (for carhaulers), or
- your years of coverage under the Active TeamstersCare Medical Program, or
- any combination of separate periods for these two which add up to the required number of years

You're eligible for TeamstersCare retiree benefits if, as of the last day of coverage under the Active TeamstersCare Medical Program, you have:

- 15 or more years of credited service and you're age 60 or older, or
- 20 or more years of credited service and you're age 55 or older, or
- 30 or more years of credited service at any age

The age requirement may be waived if, as of the last day of coverage under the Active TeamstersCare Medical Program, you:

- are permanently and totally disabled as determined by Social Security, and
- have 15 or more years of credited service under the Active TeamstersCare Medical Program

In this case, you become immediately eligible for TeamstersCare retiree benefits.



## Enrollment

You can join the TeamstersCare Retiree Prescription Drug Program or the TeamstersCare Retiree Clinical Services & Vision Program as of the first day of the month of your 65<sup>th</sup> birthday, or as of the last day of your active coverage, provided you are age 65 or older and have met all the eligibility requirements described above.

**Important Note:** If you intend to join a TeamstersCare Over age 65 Retiree Program (whether immediately or on a deferred basis), you must notify Charlestown Member Services within 30 days of the date you first become eligible. If you do not timely notify Charlestown Member Services, you will not be eligible to enroll at a later date.

### ***Special Enrollment Under HIPAA – Postponing or Deferring Coverage***

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As a TeamstersCare retiree, you have special enrollment rights available to you under a federal law called The Health Insurance Portability and Accountability Act (HIPAA).

If you or your spouse becomes eligible for TeamstersCare retiree benefits but decline coverage because you have other group health coverage, you may reapply for the TeamstersCare retiree benefits if you subsequently lose that other coverage. However, to be eligible for this special enrollment, you must meet each of the following conditions:

***First,***

- You have other group health coverage, such as an employer sponsored group health plan (not a government sponsored plan such as Medicare) at the time TeamstersCare first offers you retiree coverage, and
- You provide written notification (“deferral”) to TeamstersCare at such time that this other coverage is the reason you are declining enrollment.

***And then,***

- You become ineligible for your “other group health coverage”, or
- You elected COBRA continuation when you first decline TeamstersCare retiree coverage, and your COBRA coverage has ended.

**Furthermore, in order to be eligible for these special deferred enrollment rights:**

- You must request the special enrollment within 30 days of losing coverage under the other plan, and
- You must provide proof that your other coverage has ended.

If you have a new dependent as a result of marriage, you may be able to enroll your dependent, provided you request enrollment within 31 days after the marriage. You will need to provide a copy of your marriage certificate to enroll your new spouse.

If you request special enrollment—and are otherwise eligible for TeamstersCare retiree benefits—your coverage begins no later than the first day of the month following your application.

## Spouse Eligibility

Coverage for a spouse under the TeamstersCare Retiree Prescription Drug Program or the TeamstersCare Retiree Clinical Services and Vision Program begins on the first day of the month in which the spouse reaches age 65.

If you marry while you're covered under a TeamstersCare Retiree Program, you may enroll your spouse (age 65 or older), provided you request enrollment within 31 days after your marriage. You must also provide a copy of your marriage certificate at the time you request enrollment of your new spouse.

### ***Coverage after Legal Separation/Divorce***

In the event of divorce or legal separation, a court may order you to provide coverage for your former spouse and eligible dependents. In certain cases, TeamstersCare may extend the same coverage to which your ex-spouse had been previously entitled. To be eligible, your ex-spouse must have been covered by the Plan at the time of your divorce. You will need to provide Charlestown Member Services with the effective date of the divorce and documentation of the court order.

If your ex-spouse is covered and subsequently remarries, your ex-spouse's extended coverage ends as of the date of marriage. ***You, as the retiree, are responsible for notifying TeamstersCare within 31 days of this change in family status.*** If you remarry, you may elect to continue coverage for your ex-spouse—instead of your new spouse—provided your new spouse agrees in writing to waive all current and future coverage under the Teamsters Union 25 Health Services & Insurance Plan and provides proof of

other health coverage. Under the Plan, you cannot cover a current spouse and an ex-spouse at the same time.

If, upon your divorce, you are not required to provide coverage to your ex-spouse, he/she may be eligible to purchase temporary extended healthcare coverage under COBRA for up to 36 months (see page 24 for details of COBRA coverage for dependents).

You, as the retiree, are responsible for notifying your ex-spouse of all benefit updates and changes, as well as providing your ex-spouse with ID cards and relevant benefit literature.

After a divorce, a step-child or a child for whom your ex-spouse was the sole legal guardian who was enrolled in the plan is no longer considered an eligible dependent and therefore is no longer eligible for benefits as of the date of divorce.

**Important Note:** Divorce or legal separation is a change in family status, which—in order to ensure coverage for your eligible dependents—you must report to TeamstersCare within 31 days of the change. If you fail to do so, TeamstersCare cannot ensure continuous or timely coverage for any claims you may incur beyond that 31 day period. ***Any claims paid by TeamstersCare for an ex-spouse who becomes an ineligible dependent after the divorce or remarriage date must be repaid by the member, unless TeamstersCare has a court order on file requiring coverage of the ex-spouse.***

### Coverage in the Event of Death

In the event of the death of an Active TeamstersCare member who, as of the date of death, is eligible to retire and join the Early Retiree Medical Program or an Over age 65 Retiree Program, the member is considered to have retired as of the last day of eligibility under the Active Program. In this case, the member's spouse may be eligible to enroll in either the Early Retiree Medical Program or an Over age 65 Retiree Program, based on the spouse's age.

### No Coverage for Dependents Under Age 65

The TeamstersCare Retiree Prescription Drug Program and the TeamstersCare Retiree Clinical Services & Vision Programs do not provide coverage to spouses under age 65 or to the member's children. Benefits may be available through the **TeamstersCare Early Retiree Medical Program**.

## When Eligibility Ends

### **Member Eligibility**

As the member, your eligibility for the TeamstersCare Over age 65 Retiree Programs ends on the earliest of the following:

- the date the Program's grace period ends for any required contributions to be paid
- the date you work more than the allowed number of hours per month in covered employment, currently 48 hours as TeamstersCare follows the same contribution limitations as the New England Teamsters & Trucking Industry Pension Fund
- the date you voluntarily discontinue coverage
- the date—beyond 30 days after losing coverage under another group plan—for requesting deferred enrollment
- the date the Program terminates

### **Spouse's (or Ex-Spouse's) Eligibility**

Your spouse's (or ex-spouse's) eligibility for the TeamstersCare Over age 65 Retiree Programs ends on the earliest of the following:

- the date the Program's grace period ends for any required contributions to be paid
- the date you, as the member, work more than the allowed number of hours per month in covered employment, currently 48 hours as TeamstersCare follows the same contribution limitations as the New England Teamsters & Trucking Industry Pension Fund
- the date—beyond 30 days after losing coverage under another group plan— for requesting deferred enrollment
- the date the member or spouse discontinues coverage in the plan
- the date the member remarries and enrolls a new spouse
- the date your ex-spouse or widow(er) remarries
- the date the Program terminates

## Your Share of the Costs

Currently, TeamstersCare subsidizes a significant portion of the cost of the Retiree Prescription Drug Program for each retiree and spouse. Your monthly contribution amount for both Over age 65 TeamstersCare Retiree Programs is determined annually by the Board of Trustees. ***Your contribution is the same amount per month, whether you cover yourself alone or both yourself and your spouse.***

Because prescription drug and health care costs continue to rise, retiree contributions for the Retiree Programs will almost certainly increase each year for the foreseeable future. When retiree monthly contribution amounts change, TeamstersCare advises you by mail. For information on current retiree contribution rates, call Charlestown Member Services.

**Important Note:** For your share of the costs, if you collect a pension from the New England Teamsters & Trucking Industry Pension Fund, you must authorize automatic deduction of your TeamstersCare monthly contribution amount.

### **Change in Family Status Notification**

A change in family status is any event that affects the records we currently have on file for you and your spouse. This includes, but is not limited to, the following:

- a change in your address or the address of an eligible dependent
- marriage, divorce or legal separation, or the mandate of a court order
- death of an eligible participant
- any change in your own or your dependent's employment-related healthcare coverage

**Important Note:** If you have a change in family status you—or someone acting on your behalf—must notify Charlestown Member Services by telephone or in writing within 31 days of the change (see page 47 for contact information). TeamstersCare may require that you submit certain changes in writing, or proof of your change in family status, at the time you notify us of the change.

### **Suspension of Benefits**

There are certain instances where, although you may be otherwise eligible for TeamstersCare benefits, your benefits and those of your dependents could be suspended until such time as the situation causing your suspension is remedied.

A member's suspension could result from:

- not responding to a request for information
- not submitting an *Enrollment Form* when TeamstersCare requires you to do so
- enrolling an ineligible dependent
- not repaying a lien after you receive a monetary award
- not repaying the Plan after you have received proceeds from a third party
- committing fraud or misrepresenting information to TeamstersCare
- a check for a TeamsterShare Payment is returned from your bank as unpaid
- paying less than the required retiree monthly contribution amount

## TeamstersCare Retiree Prescription Drug Program Benefits

You and your spouse (age 65 and over) have access to a variety of important healthcare services provided directly by TeamstersCare through its own dedicated staff and facilities or through specialized providers.

These services include:

- Prescription drugs
- TeamstersCare dental care
- TeamstersCare hearing care
- Davis Vision routine vision care
- TeamstersCare Flu & Shingles Vaccine Clinic coverage

### Pharmacy Benefits

As a member of the TeamstersCare Retiree Prescription Drug Program, you have the following options available when you need pharmacy services:

#### ***TeamstersCare Pharmacies for Walk-in Service:***

Charlestown & Stoughton TeamstersCare In-house Pharmacies

- up to 90-day supply
- TeamsterShare Payment per prescription:  
\$5 generic/\$15 brand name, if no generic is available
- Walk-in or have your doctor phone, fax, or e-prescribe your prescription
- Monday-Saturday hours
- complete medication reviews
- health-related counseling

At TeamstersCare Walk-in Pharmacies, you may refill your prescriptions via telephone or online by using:

**Telemanager** ... an automated telephone system available to refill a prescription at the in-house TeamstersCare Pharmacies in Stoughton or Charlestown. Simply follow the prompts and use the keypad on your telephone to submit the information required to refill a prescription. Be sure to have your old prescription available, as you will need the 6 digit refill number.

**Refill Netmanager** ... an online option to refill your prescriptions at the in-house TeamstersCare Pharmacies in Stoughton or Charlestown. Simply go to our website [www.teamsterscare.com](http://www.teamsterscare.com) and click on **Refill Your Prescription** on the right side of the screen. This will bring you to the Refill Netmanager system where you can complete the Online Prescription Refill Form. Be sure to have your old prescription available, as you will need the 6 digit refill number.

**TeamstersCare Charlestown Pharmacy**

552 Main Street (Sullivan Square)  
Charlestown, MA 02129-1114

**TeamstersCare Stoughton Pharmacy**

1214 Park Street  
Stoughton, MA 02072-3738

Please note that the hours of operation for our two in-house TeamstersCare Pharmacies are slightly different. These hours are subject to change.

**Charlestown Pharmacy walk-in service hours:**

Monday through Thursday      8 a.m. to 6 p.m.  
Friday and Saturday            8 a.m. to 4 p.m.  
Local phone: 617-241-9024      Toll free: 800-235-0760      Fax: 617-241-5025

**Stoughton Pharmacy walk-in service hours:**

Monday, Tuesday, Thursday, Friday, Saturday: 8 a.m. to 4 p.m.  
Wednesday: 8 a.m. to 6 p.m.  
Local phone: 781-297-9764      Fax: 781-297-9370

**Mail-Order Service:**

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**Express Scripts Pharmacy Mail-Order Service**

- up to 90-day supply
- Copay per prescription: \$5 generic/\$15 brand name, if no generic is available

To fill a prescription by mail-order:

- mail your prescription and copay with the Express Scripts Prescription Order Form
- Forms are available by calling Express Scripts or online at [www.express-scripts.com](http://www.express-scripts.com)

For refills through mail-order:

- logon to [www.express-scripts.com](http://www.express-scripts.com) and click on Order Status, or
- call the Express Scripts automated phone service at 1-877-543-7097, or
- mail a Refill Request Form with a refill slip or prescription label to Express Scripts

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***Retail Pharmacy Service:***

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You can use a retail pharmacy that participates in our Express Scripts retail network; however, **you will pay 100% of a pre-discounted cost.** *Please note that Walmart, Sam's Club and Walgreens are not in the Express Scripts network.*

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***Specialty Medications:***

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Specialty medications treat complex conditions and can require special handling, administration or monitoring. These medications are available only at:

**TeamstersCare Pharmacies** (*walk-in only*)

- TeamsterShare Payment per prescription: \$15, up to 30-day supply *or*

**Accredo**, Express Scripts Specialty Pharmacy (*mail-order only*) at 1-877-543-7097

- Copayment per prescription: \$15, up to 30-day supply

If you use Accredo to fill your prescription, they'll monitor the shipment of your medication, contact you via phone to be sure you'll be home to accept the shipment, and they'll be available for consultation regarding your medication 24 hours a day, 7 days a week. You or your doctor can reach them by phone at 1-877-543-7097.

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***Generic vs. Brand***

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**You will pay less for a generic prescription than for a brand name.** Be sure to ask your doctor, whenever you get a new prescription, if the prescription is a generic. If it's not, ask if there's a generic alternative available that might work just as well for you. As a way of holding down Plan costs—and your costs as well—TeamstersCare Pharmacies will stock and fill prescriptions for brand named drugs only when there is no generic equivalent for a given medication. If a generic equivalent for your prescription exists, but you want the brand name, you'll have to go to an Express Scripts network pharmacy, or to some other non-network retail pharmacy. In either case, you'll need to pay 100% of the pre-discounted cost. Therapeutic generic alternatives are now available for virtually every major class of brand name medication.

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***New Maintenance Medication at our In-house Pharmacies***

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This option is available only at the TeamstersCare walk-in Pharmacies. When your doctor prescribes a maintenance medication that is new to you, usually for 90 days, it may not work as anticipated. When you fill the prescription, you may choose to receive up to a 30-day supply at no cost to you. If the medication works for you, you can fill the



balance of the prescription, up to a 60-day supply, for a \$5 (generic)/\$15 (brand name) TeamsterShare Payment. If the medication doesn't work for you, and your doctor switches you to another dosage or a new medication, you will save since you did not make a TeamsterShare Payment for the initial prescription.

### ***Prescription Drug Costs Chart***

<b>If your prescription is written for:</b>	<b>You Pay:</b>	<b>The Plan Pays:</b>
<b>At the Charlestown and Stoughton TeamstersCare Pharmacies or at Express-Scripts mail-order (up to a 90-day supply)</b>		
<b>generic medication</b>	<b>\$5</b>	<b>100% of the remaining cost</b>
<b>brand name medication— and no generic is available</b>	<b>\$15</b>	
<b>brand name medication— and generic is available</b>	<b>This option not available at In-house TeamstersCare Pharmacies or through Express-Scripts mail-order</b>	

### ***Prescriptions Covered***

In general, TeamstersCare provides prescription drug benefits that are “medically necessary”. This means that the product or service must:

- be essential for the diagnosis or treatment of the sickness or injury for which it was prescribed
- meet generally accepted standards of medical and pharmaceutical practice
- be ordered by a physician or authorized practitioner acting within their normal scope of practice

### ***Prescriptions Not Covered***

TeamstersCare does not cover:

- any medication available without a prescription, except insulin, such as Claritin and Ranitidine
- Minoxidil, or other treatments for hair loss
- Relenza
- Prozac weekly
- Suboxone and Subutex
- medication for cosmetic use
- experimental medications
- experimental use of approved medications

- medication covered by Workers' Compensation, in cases where your illness or injury is work-related
- prescriptions older than one year from the date originally prescribed
- immunization agents, certain vaccines, blood or blood products
- illegal drugs
- any of the following, unless dispensed from our TeamstersCare Charlestown or Stoughton Pharmacies or Accredo Specialty Pharmacy
  - injectables
  - tretinoin (Retin A)
  - growth hormone
  - diabetic supplies (test strips, lancets, etc.)

For a complete list of medications not covered, call a TeamstersCare Pharmacy (See page 47 for contact information) or visit [www.teamsterscare.com](http://www.teamsterscare.com).

### ***Prescription Medication Limitations***

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TeamstersCare reserves the right to limit covered therapies and deny coverage for specific medications. Examples of prescription medications with limitations include:

- Cialis, Levitra and Viagra (six tablets per month)
- Ambien (maximum 15 doses per 30 days)

### ***Medications Requiring Prior Authorization***

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Some medications require Prior Authorization (PA) before coverage is provided. The drug's prescribed use is evaluated against certain criteria. Ask one of our TeamstersCare Pharmacy staff about the process for obtaining a medication PA. In most cases, your doctor will have to fax a completed PA Form to TeamstersCare at 617-241-5025 with certain information needed to make a determination. Forms are available on our website [www.teamsterscare.com](http://www.teamsterscare.com) or at our TeamstersCare Pharmacies. **The list of drugs requiring Prior Authorization is subject to change.** The following are examples of medications that currently require prior authorization:

Avonex	Crestor	Humira	Simponi
Botox	Enbrel	Lescol	Solarez
Cimzia	Forteo	Nexium	Testosterone Replacement
Copaxone	Growth Hormone	Oprencia	Zetia

**Important Note:** New drugs are introduced into the marketplace daily. As the FDA approves new drugs for use in the United States, TeamstersCare will assess the feasibility of covering these drugs and consider the applicability of any restrictions and/or limitations.

## **TeamstersCare Prescription Drug Program Benefits Retiree Clinical Services and Vision Program Benefits**

You and your spouse (age 65 and over) have access to a variety of important services provided directly by TeamstersCare through its own dedicated staff and facilities or through a network of specialized providers.

These services include:

- TeamstersCare dental care
- TeamstersCare hearing care
- Davis Vision routine vision care
- TeamstersCare Flu Vaccine Clinic coverage

**Important Note:** The TeamstersCare Retiree Clinical Services and Vision Program does not include prescription drug coverage.

## **Dental Benefit**

Your TeamstersCare retiree dental benefit provides you with a broad range of general dental services. These services are available only through the TeamstersCare Dental Offices in Charlestown, Chelmsford and Stoughton.

### ***TeamstersCare Dental Offices***

You can use our In-house Charlestown, Chelmsford, or Stoughton MA facilities for your dental care—with no claim forms to file. Preventive visits are available at no cost to you. You make a TeamsterShare Payment of \$5 for filling visits and \$10 for denture, root canal, and extraction visits.

TeamstersCare Dental Offices are staffed by professional dentists, hygienists, and dental assistants. Some of our TeamstersCare dentists teach at Tufts and Boston University Dental Schools.

### ***Services Provided at TeamstersCare In-house Dental Offices***

The following general services are available at our three TeamstersCare Dental Offices:

- dental examinations and x-rays (preventive)
- fluoride treatment (preventive)
- cleaning and scaling (preventive)
- sealants

- fillings—amalgam and composite (silver and white)
- root canals—limited to front six upper and front six lower teeth
- simple extractions—limited to loose primary or permanent teeth
- dentures—full or partial, no more frequently than once every five years
- denture repair and relines
- mouthguards
- certain space maintainers
- second opinions
- emergency care during office hours—as long as the evaluations and treatment of dental problems are within the scope of the services provided at our TeamstersCare Dental Offices

## **Making Appointments**

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### **Dental Office Hours**

- Monday through Thursday—Open at 8 a.m., some evening appointments until 8 p.m.
- Friday and Saturday—8 a.m. to 4 p.m.

To make an appointment, call the TeamstersCare Dental Office you plan to visit:

#### **Charlestown**

- local: 617-241-9220, ext. 1
- toll free within Massachusetts: 800-442-9939
- toll free outside Massachusetts: 800-225-6135

#### **Chelmsford**

- local: 978-256-9728
- toll free: 800-258-2111

#### **Stoughton**

- local: 781-297-7360
- toll free: 877-326-1999

When you make an appointment, the TeamstersCare Dental Offices set aside time exclusively for you. You will be required to **pay \$10** if you:

- do not show up for your appointment, or
- do not call at least 24 hours ahead of time to cancel an appointment

## **Hearing Care Benefit**

Once each year, you and your eligible spouse can have comprehensive hearing testing done at the Charlestown Audiology Office at no cost to you.

Our TeamstersCare staff audiologist can provide the following services:

- ear examination
- diagnostic hearing evaluation
- middle ear analysis
- recommendation and referral to a local vendor for the purchase of a hearing aid at a discounted price

### ***Hearing Aids***

In the Over age 65 TeamstersCare Programs, hearing aids are not a covered benefit. However, you and your eligible spouse may obtain significant discounts on the purchase of medically necessary hearing aids. The TeamstersCare audiologist will assist you through the process.

### ***Hearing Aid Service & Repair***

If you received your hearing aid from an outside vendor, you should return to that vendor for service or repair of the hearing aid. In this case, hearing aid repair is not a covered benefit.

If you received your hearing aid through the TeamstersCare Audiology Office during a period when you were eligible for the TeamstersCare hearing aid benefit (for example, while you were a member of the Active Program), then TeamstersCare will cover the repair of your hearing aid for up to five years after you received it—provided you are enrolled in a TeamstersCare Program at the time of the repair.

To schedule an appointment for a hearing evaluation, call the TeamstersCare Charlestown appointment desk at 617-241-9220 ext 1.

## Vision Benefit

TeamstersCare has contracted with Davis Vision to provide benefits for you and your eligible spouse that help protect your eyesight—while also managing the cost of caring for your vision.

### ***Davis Vision Network***

Davis Vision is a national network with participating providers throughout the United States. Under TeamstersCare’s Plan, you can visit any Davis Vision provider for a broad range of eye care services and supplies—generally, at no cost to you.

For a list of participating providers, call Davis Vision at 1-800-999-5431, visit [www.davisvision.com](http://www.davisvision.com), or contact Charlestown Member Services.

### ***Your TeamstersCare Vision Benefit***

Participating Davis Vision professionals can provide you and your eligible spouse with the following services and supplies once every 24 months:

- routine eye examinations, at no cost to you
- two pairs of prescription eyeglasses, at no cost to you, or
- contact lenses, for a \$25 copay

**Important Note:** When choosing either glasses or contacts, you must make your full selection at the time you have your authorized eye examination. If you go to a provider who only provides an exam, you must order your glasses through another provider within 30 days to be covered.

### ***Eyewear You Can Select***

The Plan offers a wide assortment of eyeglasses, all with a one-year warranty. You can select:

- at no cost to you — eyeglasses; a wide variety of frames and lenses; prescription sunglasses or
  - for a \$25 copay
    - standard, daily-wear soft contact lenses
- or**
- a three-month supply of disposable lenses with a cleaning kit

**and**

- all visits needed to fit the lenses and provide follow-up care

You, as the retiree, and your eligible spouse can receive two pairs of eyeglasses, during any consecutive 24-month period, in any combination of lenses. Both pairs must be prescription and both must be selected at the time of the eye examination. You can have any combination of special lenses (e.g., invisible bifocals; trifocals; photo-gray tinting; premium anti-reflective coating; transitional, progressive, or intermediate vision lenses).

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### ***If You Choose Contact Lenses***

You can select either contact lenses or eyeglasses, but not both. If you choose contact lenses, you then have to wait 24 months before you can select eyeglasses from the Plan. Also, once the contact lenses are fitted, you cannot exchange them for eyeglasses. If you select contact lenses, you have to pay a \$25 copay directly to the Davis Vision provider. If you need a type of contact lens not available from the Plan, TeamstersCare will pay for your eye exam, but you must pay all other costs.

The Plan does not cover extra contact lenses, replacements, or contact lens insurance. However, if you select disposable lenses, you may purchase additional lenses for a discount from Davis Vision. For information on this option, call 1-800-LENS-123.

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### ***Laser Vision Correction***

TeamstersCare has negotiated a 25% discount from the usual and customary fee if you choose to have laser vision correction surgery at a participating Davis Vision facility. Aside from the Davis Vision discount, laser vision correction surgery is not a covered benefit.

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### ***Making an Appointment***

To schedule an appointment, call a Davis Vision provider's office directly. When you call, the Davis Vision professionals will help determine whether you're eligible for an examination and eyeglasses under the Plan. You can find a Davis Vision provider by calling 1-800-283-9374 or by going to the Davis Vision website at [www.davisvision.com](http://www.davisvision.com).

If you need more information about Davis Vision benefits, call Charlestown Member Services or go to our website at [www.teamsterscare.com](http://www.teamsterscare.com).

**Important Note:** For routine vision care, it's important to remember that equipment, services, and supplies are covered only through the TeamstersCare Plan at a Davis Vision network provider, not through a TeamstersCare medical plan.

## Administration

### Continuing Health Coverage under COBRA

Under a federal law called the Consolidated Omnibus Budget Reconciliation Act (COBRA), the spouse of a retiree covered under a healthcare plan has the option to continue coverage under the Plan for up to three years if coverage is lost as a result of any of the following qualifying events:

- divorce
- legal separation

In order to elect COBRA coverage under these circumstances, your spouse must notify TeamstersCare within 60 days of the qualifying event.

**Important Note:** COBRA continuation of coverage is authorized by federal law. If the law changes, then eligibility for continued coverage might also change.

#### ***Cost of Continued Coverage***

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Your spouse will be required to pay up to 102% of the full cost of coverage continued under COBRA as may be determined by TeamstersCare. Payment is made in monthly installments.

The first payment is retroactive to the date of the qualifying event. This first payment will be due no later than 45 days after the date continued coverage is elected. After paying this first premium, subsequent payments must be made by the first of every month. However, each month, there is a 30-day grace period in which to pay the premium.

During a premium-payment “grace period”:

- eligibility cannot be confirmed nor any claims processed until the premium has been paid, and
- prescriptions cannot be filled at a TeamstersCare pharmacy or an Express Scripts pharmacy



COBRA rates change from time to time, depending on the general cost of healthcare, cost variations among different providers, and the federal government's decisions about COBRA benefits and administration. If COBRA costs or benefits change in the future, TeamstersCare will inform you ahead of time. For current coverage costs, contact Charlestown Member Services (see page 47 for contact information).

### ***Period for Deciding about COBRA Coverage***

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Your spouse must complete and return the COBRA Election Form to TeamstersCare sometime within 60 days of the later of two dates:

- the date your spouse receives notice of rights to continue coverage under the Retiree Program, or
- the date TeamstersCare coverage ends

### ***When COBRA Continued Coverage Ends***

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Coverage that has been continued under COBRA ends if:

- the Program terminates for all retirees or stops offering dependent coverage
- the last day of maximum COBRA coverage is reached (36 months)
- premiums are not paid within the specified time limit
- coverage is obtained under another group health plan (unless this other plan limits or excludes coverage for pre-existing conditions)

### ***Special Enrollment Rights***

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In considering whether to elect continuation coverage, your eligible dependent should take into account the special enrollment rights available under federal law. Your eligible dependent has the right to request special enrollment in another group health plan for which they are otherwise eligible (such as a plan sponsored by your spouse's employer) within 30 days after group health coverage ends because of the qualifying event listed above. They will also have the same special enrollment right at the end of continuation coverage if they continue coverage for the maximum time available to them.

### ***Notification of a Qualifying Event***

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You or a family member must take the first step in the process by notifying TeamstersCare of the event. You or your spouse is responsible for this notification if eligibility would otherwise end because:

- you become divorced or legally separated

For these events, you or your spouse must notify TeamstersCare in writing within 60 days of the later of two dates:

- either the date of the “qualifying event” or
- the date TeamstersCare coverage ends

If TeamstersCare is not notified within 60 days of the event, coverage will terminate.

Sometimes, filing a proceeding in bankruptcy under Title 11 of the United States Code can be a qualifying event. If a proceeding in bankruptcy is filed with respect to Teamsters Union 25 Health Services & Insurance Plan, and that bankruptcy results in the loss of coverage of any retired employee covered under the TeamstersCare Over age 65 Retiree Program, the retired member is a qualified beneficiary with respect to the bankruptcy. The retired member’s spouse or surviving spouse will also be qualified beneficiaries if bankruptcy results in the loss of their coverage under the Program.

### ***If You Have Questions about COBRA***

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If you have questions about your COBRA continuation coverage, you should contact the Plan Administrator or you may contact the nearest Regional or District Office of the U.S. Department of Labor’s Employee Benefits Security Administration (EBSA). Additional information is also available through EBSA’s website at [www.dol.gov/ebsa](http://www.dol.gov/ebsa).

#### *EBSA Headquarters:*

Division of Technical Assistance and Inquiries  
Employee Benefits Security Administration  
U.S. Department of Labor  
Frances Perkins Building  
200 Constitution Avenue N.W.  
Washington, D.C. 20210  
1-202-219-8776

#### *EBSA Boston Regional Office:*

Employee Benefits Security Administration  
Boston Regional Office  
J.F.K. Building, Room 575  
Boston, MA 02203  
1-617-565-9600 or Toll free: 1-866-444-EBSA (3272)

## Your Rights Under HIPAA

The *Health Insurance Portability and Accountability Act of 1996* (HIPAA) is a Federal law that helps protect the continuity of health benefits coverage. HIPAA:

- limits exclusions for pre-existing medical conditions
- credits prior health coverage in the form of certificates
- prohibits discrimination in enrollment or in premiums charged, based on health-related factors
- guarantees renewability of health insurance coverage in the group insurance markets
- preserves the states' role in regulating health insurance

HIPAA helps individuals who lose coverage under one health plan to get coverage under another plan, in cases where that second plan may have “pre-existing condition” exclusions. HIPAA requires the “second plan” to reduce the length of its pre-existing exclusion period by the amount of time the individual was covered under the previous plan.

Since our TeamstersCare Plan does not have “pre-existing condition” limitations, participants who lose TeamstersCare eligibility and are looking for new coverage may encounter this problem for the first time. HIPAA entitles individuals to get a “certificate” from their previous plan that documents the length of their prior health coverage. This certificate can then be used to reduce whatever pre-existing condition exclusions might be imposed by the new plan. This HIPAA certification requirement applies only when you or your dependent(s) lose eligibility for TeamstersCare health benefits.

For members who lose eligibility, TeamstersCare will issue a certificate—*reflecting the single most recent period of continuous coverage*—under the following circumstances:

- *automatically*
  - when certification is required under HIPAA
  - when an individual who is losing eligibility under the Plan is not entitled to COBRA

- when an individual has been covered by COBRA, but then COBRA coverage ends—this is true even when the individual may have previously received a certificate verifying earlier, pre-COBRA coverage under TeamstersCare
- upon request
- before losing coverage or within 24 months of losing coverage

If you need such a certificate, please call Charlestown Member Services (see page 47 for contact information).

### ***Privacy & Notice of TeamstersCare Privacy Policies***

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Teamsters Union 25 Health Services & Insurance Plan (TeamstersCare) is required by law to maintain the confidentiality and privacy of your **Protected Health Information (PHI)** and to provide you notice of TeamstersCare's legal duties and privacy practices with respect to this health information. The Trustees have amended the Plan to protect your PHI as required by federal law. PHI is information which:

- *identifies you, and*
- *relates to your past, present or future **physical or mental health or condition**, the **providing of health care** to you, or the **payment** for that care.*

### ***How TeamstersCare May Use or Disclose Your Protected Health Information***

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TeamstersCare is legally obligated to inform you about when and under what circumstances it needs your authorization to use PHI and when or under what circumstances it does not need your authorization to use PHI. TeamstersCare does not need your authorization to use and disclose your protected health information for the purposes in the following categories:

**1. Treatment.** Information obtained by a TeamstersCare provider, for example a dentist or pharmacist, may be disclosed to other healthcare providers who are part of your healthcare team in order to provide you with the best course of treatment.

**2. Payment.** We may use or disclose your PHI to determine eligibility for plan benefits, facilitate payment for the treatment and services you receive from health care providers, determine plan responsibility for benefits, and to coordinate benefits. For example, the "payment" category may include determining whether TeamstersCare covers a particular treatment.

**3. Health Care Operations.** We may use and disclose your PHI to carry out necessary insurance-related activities. Such activities could include underwriting, premium rating and other activities relating to plan coverage; conducting or arranging for medical review, legal services, and audit services; and business planning, management, and general administration. We are prohibited from disclosing your genetic information for any of these purposes.

**4. Required by Law.** We will disclose your PHI when required to do so by federal, state or local laws. For example, we may disclose your PHI to the U.S. Department of Health and Human Services upon their request if they wish to determine whether we are in compliance with federal privacy laws.

**5. Public Health.** As required by law, we may disclose your PHI to public health authorities for purposes related to: preventing or controlling disease, injury, or disability; reporting child abuse or neglect; reporting domestic violence; reporting to the Food and Drug Administration problems with products and reactions to medications; and reporting disease or infection exposure.

**6. Health Oversight Activities.** We may disclose your PHI to health agencies, as authorized by law, during the course of audits, investigations, inspections, licensure, and other proceedings related to oversight of health care providers or the health care system.

**7. Judicial and Administrative Proceedings.** We may disclose your PHI in the course of a judicial or administrative proceeding, such as a lawsuit, in response to a subpoena.

**8. Law Enforcement.** As required by law, we may disclose your PHI to a law enforcement official for purposes such as identifying or locating a suspect, fugitive, or missing person; complying with a valid court order or subpoena; and for other law enforcement purposes.

**9. Coroners, Medical Examiners and Funeral Directors.** We may disclose your PHI for the duties of a coroner, medical examiner, or funeral director to identify a deceased person, to determine the cause of death, or to perform other authorized duties.

**10. Organ and Tissue Donation.** Consistent with applicable law, we may disclose your PHI to organizations involved in procuring, banking, or transplanting organs and tissues.

**11. Public Safety.** We may disclose your PHI to appropriate persons in order to prevent or lessen a serious and imminent threat to the health or safety of a particular person or the general public.

**12. National Security.** We may disclose your PHI to authorized federal officials for military intelligence and national security purposes as authorized by law.

**13. Correctional Institutions.** We may disclose your PHI to a correctional institution, if you are an inmate, as necessary for your health.

**14. Workers' Compensation.** We may disclose your PHI to the extent necessary to comply with workers' compensation laws or similar laws.

**15. Disclosures to Trustees.** If you appeal a claim to the TeamstersCare Board of Trustees, we may disclose limited PHI necessary for the purpose of administering plan benefits.

We have not listed every use or disclosure that might be included in a given category. However, all the ways we are permitted to use and disclose your PHI without your authorization falls within one of these categories.

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***When TeamstersCare May Not Use or Disclose Your Protected Health Information***

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Except as permitted in this Notice of Privacy Practices, we will not use or disclose your PHI without your written authorization. Certain types of uses and disclosures of your PHI require an authorization, such as most uses or disclosures of psychotherapy notes; uses and disclosures of PHI for marketing purposes; and disclosures that constitute a sale of PHI.

If you do authorize us to use or disclose your PHI for another purpose, you may revoke your authorization in writing at any time. If you revoke your authorization, we will no longer be able to use or disclose PHI about you for the reasons covered by your written authorization, though we will be unable to take back any disclosures we have already made with your permission.

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***Breach Notification***

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TeamstersCare will notify you if there is a breach of your unsecured PHI. A breach is the impermissible use or disclosure of your PHI.

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***Statement of Your Health Information Rights***

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**1. Right to Inspect and Copy.** You have the right to inspect and copy your PHI in TeamstersCare records that may be used to make decisions about your plan benefits. To inspect or copy such information, you must submit your request in writing to the TeamstersCare Privacy Official, 16 Sever Street, Charlestown, MA 02129. If you request a copy of the information, we may charge you a reasonable fee to cover expenses

associated with your request. We may deny your request to inspect or copy in certain limited circumstances. In such cases we will provide you with an explanation for the denial.

**2. Right to an Electronic Copy.** You have the right to an electronic copy of your PHI in cases where TeamstersCare uses or maintains your PHI in an electronic format. To receive an electronic copy, you must submit your request in writing to the TeamstersCare Privacy Official, 16 Sever Street, Charlestown, MA 02129. You may direct TeamstersCare to transmit such copy directly to your designee, provided that any such choice is clear, conspicuous, and specific. Any fee for your request will not be greater than TeamstersCare's labor costs in responding to your request for the copy.

**3. Right to Request Restrictions.** You have the right to request restrictions on certain uses and disclosures of your PHI. TeamstersCare may not be able to comply with all requests. If you would like to make a request for restrictions, you must submit your request in writing to the TeamstersCare Privacy Official, 16 Sever Street, Charlestown, MA 02129.

**4. Right to Request Confidential Communications.** You have the right to receive your PHI through a reasonable alternative means or at an alternative location. To request confidential communications, you must submit your request in writing to the TeamstersCare Privacy Official, 16 Sever Street, Charlestown, MA 02129. TeamstersCare may not be able to comply with all requests.

**5. Right to Request Amendment.** You have the right to request that TeamstersCare amend your PHI when you believe the information is incorrect or incomplete. We are not required to change your PHI and if your request is denied, we will provide you with information about our denial and how you can appeal the denial. To request an amendment, you must make your request in writing to the TeamstersCare Privacy Official, 16 Sever Street, Charlestown, MA 02129. You must also provide a reason for your request.

**6. Right to Accounting of Disclosures.** You have the right to receive a list or "accounting of disclosures" of your PHI made by us, except that we do not have to account for disclosures made for purposes of treatment, payment or health care operations, disclosures made to you or others involved in your care, or disclosures that you authorize. To request this accounting of disclosures, you must submit your request in writing to the TeamstersCare Privacy Official, 16 Sever Street, Charlestown, MA 02129. Your request should specify a time period of up to six years and may not include dates

before April 14, 2003. Upon your request, TeamstersCare will provide you with one list per 12-month period free of charge. We may charge you for additional lists.

**7. Right to Paper Copy.** You have the right to receive a paper copy of this Notice of TeamstersCare Privacy Practices at any time. To obtain a paper copy of this Notice, send your written request to the TeamstersCare Privacy Official, 16 Sever Street, Charlestown, MA 02129. You may also obtain a copy of this Notice at our website, **[www.teamsterscare.com](http://www.teamsterscare.com)**.

If you would like to have a more detailed explanation of these rights or if you would like to exercise one or more of these rights, contact the TeamstersCare Privacy Official, at 16 Sever Street, Charlestown, MA 02129 or you may call 617-241-9220.

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***Changes to this Notice of Privacy Practices***

TeamstersCare reserves the right to amend this Notice of Privacy Practices at any time in the future and to make the new Notice provisions effective for all protected health information that it maintains. We will promptly revise our Notice and distribute it to you whenever we make material changes to the Notice. Until such time, TeamstersCare is required by law to comply with the current version of this Notice.

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***For More Information or to Report a Problem***

If you have questions about this Notice of Privacy Practices, or about how we handle your PHI, you may contact the TeamstersCare Privacy Official, 16 Sever Street, Charlestown, MA 02129. If you believe your privacy rights have been violated, you can file a complaint with the TeamstersCare Privacy Official. All complaints to TeamstersCare must be submitted in writing. TeamstersCare will not retaliate against you in any way for filing a complaint. You may also file a complaint with the Secretary of the Department of Health and Human Services, 200 Independence Avenue, S.W., Washington D.C. 20201. The secretary may be reached by phone at 202-690-7000.

<p style="text-align: center;"><b>Coordination of Benefits</b> <b>TeamstersCare Retiree Prescription Drug Program</b></p>
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If you or a family member has—or acquires—healthcare coverage under some other group benefits plan (for example, Medicare or your spouse’s employer medical plan), then any benefits you receive from that other plan will be “coordinated” with your TeamstersCare coverage, such as prescription drug coverage.



It's extremely important to understand this concept called "Coordination of Benefits" (commonly referred to as COB). COB provisions are routinely included in group health plans. They're designed to provide Plan participants the fullest allowable coverage, while avoiding benefit over-payment.

**Important Note:** Under COB, TeamstersCare will make certain that your expenses are properly paid, but we also need to ensure that the total payments you're eligible to receive, from all of your benefits combined, do not exceed 100% of the charges you're billed. By "coordinating" our TeamstersCare Prescription Drug coverage with other health coverage, we create efficiencies that will often result in full coverage for you—with lower out-of-pocket costs.

Basically, COB provisions help determine the order in which multiple parties are responsible for reimbursement in the event of a claim. In order to provide a consistent method of deciding which plan pays first, and prevent the covered individual from being caught in the middle of a dispute between two plans, TeamstersCare uses the National Association of Insurance Commissioners' (NAIC) guidelines to help determine the general order of benefit payment.

### ***General COB Guidelines***

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In general terms, the TeamstersCare Retiree Prescription Drug Program follows certain guidelines in determining whether TeamstersCare is the "primary" or "secondary" payer. In the following description, if a plan is described as "primary," it pays first. The "secondary" plan pays second.

Generally, benefits are determined so that if you are covered by:

- two plans from two different jobs, the plan that has covered you longer is primary
- a plan that covers you as an active employee and a plan that covers you as a retired employee, the active plan is primary
- a TeamstersCare Retiree Program, and also by a spouse's employer plan, your spouse's plan is primary for your spouse's coverage, secondary for your coverage
- two plans and only one plan has (and abides by) COB provisions, then the plan that does not have (or does not abide by) COB provisions is primary, and the plan with the COB provision is secondary
- Medicare, then TeamstersCare is secondary

In cases where you are covered by COBRA as a former TeamstersCare participant, but you also have coverage under some other health benefits plan (for example, another employer's plan or your spouse's employer plan), that other plan—and not the COBRA continuation—always pays first when benefits are “coordinated.”

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### ***Exceptions to General COB Guidelines***

In cases where there are exceptions to these general guidelines, TeamstersCare will determine its COB obligations on the basis of the particular facts and circumstances.

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### ***COB for TeamstersCare Pharmacies/Express Scripts***

TeamstersCare Pharmacies are available only to members and spouses who have TeamstersCare as primary coverage. The same is true for the Express Scripts network. This means in cases where other coverage is primary, a person is not eligible to use TeamstersCare Pharmacies or their Express Scripts card to fill prescriptions. Since the TeamstersCare Pharmacy benefit is secondary in these cases, benefits are coordinated with the primary plan. You must submit appropriate documentation and a *Claim Form* to Charlestown Member Services for coordination and reimbursement.

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### ***Prescription Drug Coverage under Medicare***

Medicare prescription drug coverage became available in 2006 to everyone with Medicare through Medicare Prescription Drug Plans and Medicare Advantage Plans that offer prescription drug coverage. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare.

TeamstersCare has determined that the prescription drug coverage offered by Teamsters Union 25 Health Services & Insurance Plan is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay and is considered Creditable Coverage. This means you can keep TeamstersCare coverage and not pay extra if you later decide to enroll in Medicare prescription drug coverage. You may request a Creditable Coverage Certificate by contacting TeamstersCare Member Services (see page 47 for contact information).

***Important Note:*** You may only participate in one Medicare Part D Plan. Therefore, while you are covered by the TeamstersCare Retiree Prescription Drug Program, you may not enroll in another Medicare Part D Plan.

If you terminate coverage in the TeamstersCare Retiree Prescription Drug Program, you cannot enroll at later date unless you have deferred coverage. (See Special Enrollment

Under HIPAA on page 9). You may, however, elect to join the TeamstersCare Retiree Clinical Services and Vision Program within thirty days of terminating coverage in the TeamstersCare Retiree Prescription Drug Program.

## **Your Rights as a Plan Member Under ERISA**

At a number of places in this Summary Plan Description, you'll find references to "the Plan" or to "TeamstersCare." These terms refer to the benefit plan whose official name is "Teamsters Union 25 Health Services & Insurance Plan."

The Plan is administered by a Board of Trustees, according to the terms of:

- the Agreement and Declaration of Trust of the Teamsters Union 25 Health Services & Insurance Plan, and
- this Summary Plan Description (SPD)

These documents, taken together, make up the official "Plan Documents" as specified by the Employee Retirement Income Security Act of 1974 (ERISA).

The Board of Trustees has delegated certain day-to-day administrative duties to the Executive Director of the Fund.

As a participant in the Teamsters Union 25 Health Services & Insurance Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA).

***Under ERISA, you're entitled to receive information about your plan and benefits.***

You may examine, free of charge, all the official documents related to the Plan. This includes insurance contracts, collective bargaining agreements, and copies of all documents filed by the Plan with the U.S. Department of Labor (such as detailed annual reports and Plan descriptions). These documents are available for review in the TeamstersCare Charlestown office during regular business hours.

You may obtain copies of all Plan documents—including insurance contracts, collective bargaining agreements, copies of the latest annual report (Form 5500 Series), and a summary of any material Plan changes and updated Summary Plan Description—by writing to the Plan Administrator. You may have to pay a reasonable charge to cover the cost of photocopying.

A copy of the Plan's most recent annual report (Form 5500 Series) is available at the Public Disclosure Room of the Employee Benefits Security Administration. By law, the Plan Administrator must furnish each participant with a copy of the Plan's Summary Annual Report (SAR).

***Under ERISA, you may be entitled to continue group health plan coverage if you lose eligibility for certain reasons.***

You can continue healthcare coverage for yourself and your spouse if you lose coverage under the Plan as a result of a qualifying event. You or your spouse may have to pay for this coverage. Review this SPD and the documents governing the Plan for the rules that apply to your COBRA continuation coverage rights (see page 24 for details on Continuing Your Health Care Coverage Under COBRA).

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) provides that, in cases where you have become ineligible for TeamstersCare benefits, you are entitled to receive a "certificate" verifying your previous coverage under the TeamstersCare Plan. This verification can then be used to reduce whatever pre-existing condition exclusions might be imposed by any new coverage you obtain.

Without such evidence of creditable coverage, you may be subject to a pre-existing condition exclusion for 12 months (18 months for late enrollees) after your enrollment date in your new coverage (see page 27 for details on Your Rights Under HIPAA).

Under ERISA, you're entitled to enforce certain rights. No one—including your employer, your union, or any other person—can fire you or otherwise discriminate against you in order to prevent you from obtaining a Plan benefit or exercising your ERISA rights.

If Plan fiduciaries misuse the Plan's money, or if you're discriminated against for exercising your rights, you can ask for help from the U.S. Department of Labor or file suit in a Federal court. If you sue successfully, the court can order the person you've sued to pay court costs and your legal fees. If you lose your suit, the court can order you to pay costs, plus certain fees, if, for example, it finds your claim is frivolous.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you can file suit in a Federal court. The court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Administrator.

If you believe you've been improperly denied a Plan benefit, in full or in part, you have a right, within certain time schedules, to:

- know why this was done
- obtain copies (without charge) of documents relating to the decision, and
- appeal any denial

If you have a claim for benefits that is denied or ignored, in full or in part, you can file suit in a state or Federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in Federal court.

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### ***Prudent Actions by Plan Fiduciaries***

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In addition to creating rights for Plan participants, ERISA imposes duties upon the people responsible for operating a benefit Plan. These persons are called "fiduciaries." Plan fiduciaries are obligated to operate a Plan prudently and in the interest of you and other Plan participants and beneficiaries. Fiduciaries who violate ERISA may be disqualified and required to make good any losses they have caused the Plan.

If Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you can ask for help from the U.S. Department of Labor, or you can file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees—for example, if it finds your claim is frivolous.

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### ***Help With Your Questions***

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If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the Employee Benefits Security Administration (EBSA).

#### ***EBSA Headquarters:***

Division of Technical Assistance and Inquiries

Employee Benefits Security Administration

U.S. Department of Labor, Frances Perkins Building

200 Constitution Avenue N.W.

Washington, D.C. 20210

1-202-219-8776 Toll free: 1-866-444-EBSA (3272)

*EBSA Boston Regional Office:*

Employee Benefits Security Administration  
Boston Regional Office  
J.F.K. Building, Room 575  
Boston, MA 02203  
617-565-9600

You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

**Information About Teamsters Union 25 HS&IP**

***Plan Administrator/Named Fiduciary***

The Teamsters Union 25 Health Services & Insurance Plan is a collectively bargained plan, administered by a Board of Trustees that includes an equal number of union representatives and employer representatives. The Trustees serve as the “Named Fiduciary” under ERISA.

The address and telephone number for the Board of Trustees is:

Board of Trustees  
Teamsters Union 25 Health Services & Insurance Plan  
16 Sever Street  
Charlestown, MA 02129  
Telephone: 617-241-9220

***The Board of Trustees***

Designated by Teamsters Union Local 25:	Designated by the Employers:
Sean M. O’Brien, Co-Chair <i>President and Principal Officer</i> Teamsters Union Local 25 16 Sever Street Charlestown, MA 02129	Tom J. Ventura, Co-Chair Yellow Transportation, Inc. 10990 Roe Ave Overland Park, KS 66211

Mark A. Harrington  
*Secretary-Treasurer*  
Teamsters Union Local 25  
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Framingham, MA 01701

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16 Sever Street  
Charlestown, MA 02129

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1385 Hancock St  
Quincy, MA 02169

John A. Murphy  
*Business Agent*  
Teamsters Union 25  
16 Sever Street  
Charlestown, MA 02129

Michael Rico  
UPS  
643 West 43<sup>rd</sup> St – 6<sup>th</sup> floor  
New York, NY 10036

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### ***Plan Year***

The Plan year for the Teamsters Union 25 Health Services & Insurance Plan is September 1 through August 31.

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### ***Employer and Plan Identification Numbers***

The Board of Trustees' employer identification number is 04-6374631. The Plan number for all programs is 501.

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### ***Plan Contributions***

Covered Plan participants contribute to the plan on a monthly basis. The amount is determined annually by the Board of Trustees.

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### ***Benefit Payment***

TeamstersCare Over age 65 Retiree Program benefit payments are provided from the Fund's assets, which are accumulated under the provisions of the collective bargaining agreements and Trust Agreement. TeamstersCare pharmacy, dental, hearing and vision benefits payments are provided from Plan assets and are not guaranteed under a policy

of insurance. Plan assets are held in a trust fund for the purpose of providing benefits to covered participants and paying reasonable administrative expenses. The Plan Trustees may not amend or modify the Plan to reduce any benefits that have previously been approved for payment, as long as funds are available to pay these benefits.

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### ***Eligibility for Benefits***

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See information beginning on page 7 for detailed information on:

- benefit eligibility
- disqualification, ineligibility, denial, suspension, or loss of benefits

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### ***Financial Information***

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The Plan's assets are held in a trust fund for the exclusive purpose of providing benefits to covered participants and paying reasonable administrative expenses. Assets and reserves are invested with financial institutions in certificates of deposit, common stocks, bonds, mutual funds and other asset classes—all of which are authorized, approved, and administered by the Board of Trustees.

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### ***Agent for Service of Legal Process***

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If for any reason you wish to seek legal action, you may serve legal process upon the Plan Administrator, at the following address:

Board of Trustees  
Teamsters Union 25 Health Services & Insurance Plan  
16 Sever Street  
Charlestown, MA 02129  
Telephone: 617-241-9220

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### ***Plan Authority***

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The Board of Trustees has the right to administer the Plan at its sole discretion. This includes the right to make binding and conclusive determinations regarding:

- who is eligible for benefits
- the amount of benefits payable
- the meaning and applicability of Plan provisions



Similarly, the Board of Trustees reserves the right to amend, modify, reduce, or discontinue all or part of the Plan, according to the terms of the Plan and Trust Agreement, by appropriate action, including:

- changing any amounts contributed to the cost of providing benefits
- changing the level of benefits provided
- changing the class or classes of individuals eligible for benefits
- terminating the Plan in its entirety or with respect to any covered class or classes

Only the Plan Trustees may interpret Plan provisions, including: determining eligibility for benefits and the right to participate in the Plan; how hours are credited; eligibility for any benefit; discontinuing benefits; status as a covered or non-covered employee; benefit levels; and interpreting the rules with respect to a particular claim or application.

No one is authorized to speak on behalf of, or to commit the Trustees on, any Plan-related matter, without the express authority of the Trustees. This includes local union officers, business agents, local union employees, employers or employer representatives, TeamstersCare office personnel, consultants, or attorneys.

## **Claims and Appeals**

Under certain circumstances, you may need to file a benefit claim. A claim is any request for a Plan benefit, made by a claimant or by a representative of the claimant that complies with the Plan's reasonable procedure for making benefit claims. Generally, you must file the claim within 12 months of the date you received the service that the claim covers.

### ***Submitting a Claim***

Claims procedures vary somewhat, depending on the benefit involved. If you intend to submit a claim, first check the appropriate section of this SPD and refer to the following chart for instructions and filing information. If you have questions or require further information, please call Charlestown Member Services (see page 47 for contact information).

Procedure for Filing Claims		
Vendor	Contact Information	Notes
Express Scripts	Express Scripts PO Box 2872 Clinton, IA 52733-2872 1-877-543-7097	You're required to submit a prescription drug claim if you fill a prescription without providing the information on your ID card, or if you use a non-network pharmacy. Claims must be submitted within 12 months of the date of service, and a claim form and itemized receipt are required.

### **Claim Determinations and Appeals**

Following are the procedures governing claim determinations and claim appeals. Note that there are different types of claims and each has specific rules, timeframes, and procedures associated with it. For claims and appeals of an insured benefit or other health benefits provided by an insurance company you must follow the specific procedures set forth in the underlying insurance policy.

An **“Urgent Care Claim”** is any claim for care or treatment where using the timetable for non-urgent care determination could seriously jeopardize the life or health of the claimant, or the ability of the claimant to regain maximum function, or in the opinion of the attending or consulting physician, would subject the claimant to severe pain that could not be adequately managed without the care or treatment that is being requested.

A **“Pre-Service Claim”** is any claim for a health benefit (other than an Urgent Care Claim) that, per the terms of the Plan, must be approved before care is obtained.

A **“Post-Service Claim”** is any claim for a Plan benefit that is for services already received by the claimant.

**“Adverse benefit determination”** is any of the following: a denial, reduction, termination of or a failure to provide or make payment (in whole or in part) of a benefit. This includes any such denial, reduction, termination or failure to provide or make payment that is based on a determination of a participant’s or beneficiary’s eligibility to participate in the Plan including a denial, reduction or termination of or a failure to

provide or make payment (in whole or in part) for a benefit resulting from the application of any utilization review, as well as a failure to cover an item or service for which benefits are otherwise provided because it is determined to be experimental or investigational or not medically necessary or appropriate.

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***Timing of Notification of Claim Determinations***

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The amount of time that the Plan will take in making a claim determination will be governed by the nature of the claim.

**Urgent care claims** – In the case of an urgent care claim, the Plan will make the benefit determination (whether adverse or not) as soon as possible but not later than 72 hours after receipt of the claim. In the case of requests for additional treatments or periods of time involving urgent care, the Plan will make the benefit determination (whether adverse or not) within 24 hours after receipt of the claim provided that any such claim is made to the Plan at least 24 hours prior to the expiration of the prescribed period of time or number of treatments.

**Pre-service non-urgent care claims** – In the case of a pre-service non-urgent care claim, the Plan will notify you of the benefit determination (whether adverse or not) within a reasonable period of time appropriate to the medical circumstances, but not later than 15 days after receipt of the claim. This period may be extended one time by the Plan for up to 15 days, provided that the Plan Administrator determines that such an extension is necessary due to matters beyond the control of the Plan and notifies you, prior to the expiration of the initial 15-day period, of the circumstances requiring the extension of time and the date by which the Plan expects to render a decision.

**Post-service non-urgent care claims** – In the case of a post-service non-urgent care claim, the Plan will notify you of the adverse benefit determination within a reasonable period of time but not later than 30 days after receipt of the claim. This period may be extended one time by the Plan for up to 15 days, provided that the Plan Administrator both determines that such an extension is necessary due to matters beyond the control of the Plan and notifies you, prior to the expiration of the initial 30-day period, of the circumstances requiring the extension of time and the date by which the Plan expects to render a decision.

**Other Type of Claims** – In the case of any other claim not referenced previously, you will be notified of the status of your claim within 90 days after the Plan receives your claim. If additional time is needed to respond to your claim (due to matters beyond the control

of the Plan), you will be notified before the end of the initial period and then receive a response within 90 days after the end of the original 90-day period.

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***Manner and Content of Notification of an Adverse Benefit Determination***

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You will be furnished with written or electronic notification of any adverse benefit determination. The notification will include the following information:

- The specific reason or reasons for the adverse determination;
- Reference to the specific Plan provision upon which the determination is based;
- If applicable, a description of any additional material or information necessary from you to perfect the claim and an explanation of why such material or information is necessary;
- A description of the Plan's review procedures and the time limits applicable to such procedures, including a statement of your right to bring a civil action under section 502(a) of ERISA following an adverse benefit determination on review;
- When applicable, if an internal rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination, either the specific rule, guideline, protocol, or other similar criterion; or a statement that such a rule, guideline, protocol or other similar criterion was relied upon in making the adverse determination and that a copy of such rule, guideline, protocol or other criterion will be provided free of charge to you upon request;
- When applicable, if the adverse benefit determination was based on a medical necessity or experimental treatment or similar exclusion or limit, either an explanation of the scientific or clinical judgment for the determination applying the terms of the Plan to your medical circumstances or a statement that such explanation will be provided free of charge upon request; and
- When applicable, in the case of an adverse benefit determination concerning a claim involving urgent care, a description of the expedited review process applicable to such a claim.

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***Appeal of Adverse Benefit Determinations to the TeamstersCare Board of Trustees***

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If you are not satisfied with the reason or reasons why your claim was denied, then you may appeal the initial adverse benefit determination. To appeal insured benefits or any other health benefit provided by an insurance carrier, you must follow and have exhausted all grievance procedures under the insurance policy.

The Plan has established and maintains a procedure through which you will be afforded a full and fair review of an adverse benefit determination. That procedure:

- Provides you 180 days to appeal an adverse benefit determination following receipt of the adverse notification.
- Provides you the opportunity to submit written comments, documents, records and other information relating to the claim for benefits.
- Provides for a review that does not afford deference to the initial adverse benefit determination and that is conducted by an appropriate named fiduciary of the Plan who is neither the individual who made the adverse benefit determination that is the subject of the appeal nor the subordinate of such individual.
- Provides that, in deciding an appeal of an adverse benefit determination that is based in whole or in part on a medical judgment, including determinations with regard to whether a particular treatment, drug or other item is experimental, investigational or not medically necessary or appropriate, the appropriate named fiduciary shall consult with a health care professional who has appropriate training and experience in the field of medicine involved in the medical judgment.
- Provides for the identification of medical or vocational experts whose advice was obtained on behalf of the Plan in connection with your adverse benefit determination, without regard to whether the advice was relied upon in making the benefit determination.
- Provides that the health care professional engaged for purposes of consultation on the appeal shall be an individual who is neither an individual who was consulted in connection with the adverse benefit determination that is the subject of the appeal, nor the subordinate of any such individual; and
- Provides, in the case of a claim involving urgent care, for an expedited appeal of an adverse benefit determination by which information can be submitted and transmitted orally or by facsimile or other available expeditious methods.

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***Timing of Notification of Benefit Determinations on Appeal to Board of Trustees***

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The Board of Trustees at their next regularly scheduled meeting will make a determination of an appeal. If the appeal is received less than 30 days before the scheduled meeting, the decision may be scheduled for the second meeting following receipt of the request.

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***Content of Adverse Benefit Determination on Appeal***

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The Plan's written notice of the Board of Trustee's decision will include the following:

- The specific reasons for the adverse benefit determination;
- Reference to specific plan provisions on which the determination is based;
- A statement that the claimant is entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim for benefits;
- A statement of your right to bring a civil action under Section 502(a) of the Employee Retirement Income Security Act;
- If an internal rule, guideline, protocol, or other similar criterion was relied upon in making the adverse benefit determination, the notice will provide either the specific rule, guideline, protocol, or other similar criterion, or a statement that such rule, guideline, protocol, or other similar criterion was relied upon in making the adverse benefit determination and that a copy of such rule, guideline, protocol, or other criterion will be provided free of charge upon request; and
- If the adverse benefit determination is based on medical necessity or experimental treatment or similar exclusion or limit, the written notice shall contain an explanation of the scientific or clinical judgment for the determination, applying the terms of the plan to the claimant's medical circumstances, or a statement that such explanation will be provided upon request.

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***The Board of Trustees Decision is Final and Binding***

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The Board of Trustees (or their designee's) final decision with respect to their review of your appeal will be final and binding. The Board of Trustees has exclusive authority and discretion to determine all questions of eligibility and entitlement under the plan.

Any legal action against the Plan must be started within 180 days from the date the adverse benefit determination denying your appeal is deposited in the mail to your last known address.

<b>Final Notes</b>
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If you have questions about your benefits, or if you do not understand the Plan because you cannot speak English, contact TeamstersCare for help—or have someone do this for you.

The SPD is designed to make your benefits as clear to you as possible. However, nothing written in the SPD is meant to reinterpret, add to, or change in any way the legal provisions expressed in the Plan and in the Agreement and Declaration of Trust or in any insurance policies purchased by Teamsters Union 25 Health Services & Insurance Plan.

## Important Addresses and Phone Numbers

### *Teamsters Union 25 Health Services & Insurance Plan*

In Charlestown: Main Office Member Services Office Dental Office Audiology Office Board of Trustees Employee Assistance Program (EAP)	16 Sever Street Charlestown, MA 02129-1305	Local: <b>(617) 241-9220</b> In MA: <b>1 (800) 442-9939</b> Outside MA: <b>1 (800) 225-6135</b> Fax: <b>(617) 241-8168</b> website address: <u><a href="http://www.teamsterscare.com">www.teamsterscare.com</a></u> <b>EAP Hotline: 1 (800) 851-8326</b>
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### *TeamstersCare Walk-in Pharmacies*

In Charlestown:	552 Main Street Sullivan Square Charlestown, MA 02129-1114	Local: <b>(617) 241-9024</b> Toll free: <b>1 (800) 235-0760</b> Fax: <b>(617) 241-5025</b>
In Stoughton:	1214 Park Street Stoughton, MA 02072	Local: <b>(781) 297-9764</b> Fax: <b>(781) 297-9370</b>

<b><i>TeamstersCare Dental Offices</i></b>		
In Charlestown:	16 Sever Street Charlestown, MA 02129-1305	Local: <b>(617) 241-9220</b> In MA: <b>1 (800) 442-9939</b> Outside MA: <b>1 (800) 225-6135</b>
In Chelmsford:	4 Meeting House Road Chelmsford, MA 01824	Local: <b>(978) 256-9728</b> Toll free: <b>1 (800) 258-2111</b>
In Stoughton:	1214 Park Street Stoughton, MA 02072	Local: <b>(781) 297-7360</b> Toll free: <b>1 (877) 326-1999</b>

<b><i>TeamstersCare Audiology Office</i></b>		
In Charlestown:	16 Sever Street Charlestown, MA 02129-1305	Local: <b>(617) 241-9220</b> In MA: <b>1 (800) 442-9939</b> Outside MA: <b>1 (800) 225-6135</b>



## Index

**A**

Adverse Benefit Determination .....42

Adverse Benefit Determination on  
     Appeals .....44

Agreement and Declaration of Trust ..... 35, 46

Appeals .....42

    Insured Benefits .....42

Appointments

    Dental .....20

    Hearing Care .....24

**B**

Board of Trustees..... 2, 35, 38, 39, 40, 41, 47

**C**

Change in Family Status .....13

Claim Determinations .....42

COBRA .....24–26

Contact Information

    Teamsters Union 25 Health Services & Insurance  
         Plan .....47

    TeamstersCare Audiology Office .....48

    TeamstersCare Dental Offices .....48

    TeamstersCare Member Services .....47

    TeamstersCare Pharmacies .....47

Contact Lenses ..... See Vision Benefits

COBRA .....24, 36

    Family Coverage in Case of your Death .....11

    For your Spouse after Divorce .....10

Coordination of Benefits (COB)

    Guidelines ..... 33

Creditable Coverage Certificate

    Medicare D..... 34

Credited Service ..... 8

**D**

Davis Vision ..... 22

Dental Benefits

    In-house Dental Services ..... 19

Divorce ..... 10, 11

**E**

Eligibility ..... 7

    Dependent Eligibility ..... 10

    Termination ..... 12

Employer and Plan Identification Numbers..... 39

Enrollment..... 9

    Under HIPAA ..... 9

ERISA Rights..... 35–38

Eye examinations ..... See Vision Benefits

Eyeglasses ..... 22, See Vision Benefits

**H**

Hearing Aids ..... 21

Hearing Exam Appointment ..... 21

HIPAA

    Privacy Policies ..... 28

    Special Enrollment ..... 9

**L**

Legal Action.....40

**M**

Maintenance Medication.....16

Marriage .....13

Medically Necessary .....17

Medicare ..... 32, 33, 34

**P**

Pension Plan.....8

Pharmacy Benefits

Prescription Drug Cost Chart .....17

Prescription Limitations .....18

Prescriptions Not Covered .....17

Prescriptions requiring Prior-Authorization.....18

Plan Year .....39

**Q**

Qualified Domestic Relations Order ..... 10, 13

Qualifying Events

Notification ..... 25

**S**

Suspension of Benefits ..... 13

**V**

Vision Benefits

Davis Vision ..... 22

Eyeware Selection ..... 22

**W**

Website for TeamstersCare..... 47

Workers' Compensation..... 18







**Teamsters**  
**CARE**



**Teamsters Union 25**  
**Health Services & Insurance Plan**  
**March, 2015**

